(b) and (c) The loans provided by scheduled commercial banks to Small Scale Industries in the State of Gujarat during the last three years is given below:—

As at the end of	No. of Accounts	Balance outstanding
March 1989	127227	105155
March 1990	118773	118248
March 1991	114602	132825

The information relating to the number of the industrial units in Gujarat which were provided loans by public sector banks during the last three years and also the percentage of recovery by the banks is being collected and will be laid to the extent available on the Table of the House.

LIC Branches in Gujarat

158. SHRI RAJUBHAI A. PARMAR: Will the Minister of FINANCE be pleased to state:

(a) whether Government had decided to set up some centres of LIC in Gujarat State for facilitating grant of housing loan under "Own Your House Scheme"; and

(b) if so, what are the district-wise details of such centres of LIC which have been opened or proposed to be opened in the State?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE AND THE MINISTER OF STATE IN THE MINISTRY OF PARLIAMENTARY AFFAIRS (DR. ABRAR AHMED): (a) and (b) No, Sir. The LIC is gradually transferring the responsibility of granting loans under 'Own Your Home' Scheme to its subsidiary, the LIC Housing Finance Ltd. (LICHFL) which was set up in June, 1989. The District-wise details of the Divisional Office Centres in the State of Gujarat where LIC/LICHFL have been sanctioning housing loans to its policyholders is given in the enclosed statement.

Statement

Name of the Divisional Office centres in the state of Gujarat where LIC/LIC HFL have been sanctioning housing loans to its policyholderss, showing the Districts covered by the Divisions.

Divisional Centres where LIC is sanctioning housing loans	Names of the District covered by Divisional Officers.
1. Gandhinagar Division	(i) Banaskantha
	(ii) Gandhinagar
	(iii) Mahesana
	(iv) Sabarkantha
2. Bhavnagar Division	(i) Amreli
	(ii) Bhawnagar
	(iii) Surendranagar

3.	Surat Division	(i) Bharuch
		(ii) Surat
		(iii) The Dangs
		(iv) Valsad

Divisional Centres where LIC HFL is sanctioning Housing Loans		Names of the District covered by Divisional Offices.
1.	Ahmedabad	(i) Ahmedabad
2.	Baroda Division	(i) Kheda
		(ii) Panchmahals
		(iii) Vadodara
3.	Rajkot Division	(i) Jamnagar
		(ii) Junagadh
		(iii) Kachchh
		(iv) Rajkot

Bank expansion programme in Gujarat

159. SHRI RAJUBHAI A. PARMAR: Will the Minister of FINANCE be pleased to state:

(a) the target fixed for Gujarat State under the branch expansion programme of Public Sector Banks during 1992-93 and 1993-94;

(b) the number of licences issued by RBI for the opening of the branches of these banks during the above period and the location thereof; and

(c) the detials of the places in the State where bank branches could not be opened even after the clearance from RBI?

THE MINISTER OF STATE IN TH MINISTRY OF FINANCE AND TH MINISTER OF STATE IN THE MINI TRY OF PARLIAMENTARY AFFAI (DR. ABRAR AHMED): (a) Reser Bank of India (RBI) has not fixed a State-wise or year-wise targets for openi bank branches. Under the new bran licensing policy, the banks which have tained the revised capital adequacy nor and prudential accounting standards w be given freedom to set up new branch

(b) and (c) RBI has allotted 92 centr to public sector banks during 1992-! and 1993-94 for opening their branches Gujarat. Locations of these centres a also the centres where bank branch could not be opened are given in t enclosed Statement. (*See* below) Th branches could not be opened mainly du to lack of infrastructural facilities at th allotted centres.